

Benjamin B. Weaver, General Appraiser  
913 Chestnut Street  
Lebanon, PA 17042  
(717) 304-7972

April 13, 2018

Barry E & Patricia Rothermel  
520 Cumberland St  
Lebanon, PA 17042

Re: Property: 520 Cumberland St  
Lebanon, PA 17042  
Owner: Barry E & Patricia Rothermel  
File No.: #18149

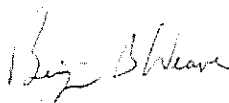
In compliance with your request, the undersigned has completed a restricted appraisal of the above referenced property. The purpose of this appraisal is to estimate the fair market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership for the clients and designated representatives for the use in a bankruptcy purposes.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood, and economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

As a result of my investigation and detailed findings, it is my considered and professional opinion that the subject property, further described in this report, warrants a "as is" Market Value as of April 9, 2018 in the amount of:  
**ONE HUNDRED TWELVE THOUSAND DOLLARS (\$112,000)**

It has been a pleasure to assist you. Please do not hesitate to contact me if I can be of additional service to you.

Sincerely,



Benjamin B. Weaver  
General Appraiser  
Lic#: GA003765

**RESTRICTED APPRAISAL REPORT**

File No.: #18149

| SUBJECT  | Property Address: 520 Cumberland St   |   | City: Lebanon   |   | State: PA  |  | Zip Code: 17042                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|--|---|---|---|---|--|--|---------------------------------------|--|---------|---------|---------------------|---------------------|---------------------|---------|--|--|------------------------------------|---------------------------------|----------------------|--|--------------|---------------|---------------|------------|----|------------|------------|------------|----------------|------------|------------------|------------------|------------------|----------------|------------|-----------------|-----------------|-----------------|------------------------|----------------|---------------------------------|---------------------------------|---------------------------------|-------------------|-------------|------------------------------|------------------------------|------------------------------|--------------------|--|------|-----|-----|-------------|--|------------|-------------------|-------------------|-------------------|--|------------|------------|------------|------------------|------------|------------|------------|------------|----------|-----------|-------|-------|-------|------|----------|----------|----------|-----------|------|---------------|-------|-------|-------|----------------|-----------------|-----------------|-----------------|---------------|-------------------------|---------|---------|---------|---------|-----|------|-----|------|------|-----------|---------|---------|---------|---------|-------------|-------------------|-------------------|-------------------|-------------------|------------|------------|------------|------------|------------|-------------------|--------------|--------------|--------------|--------------|---------------------|---------------|---------------|---------------|---------------|-------------------|----------------|------------|------------|------------|--------------------|-------------------|-------------------|-------------------|-------------------|-----------------|-------------|-------------|-----------|-------------|------------------------|-----------|-----------|-----------|-----------|----------------|-----------------|-----------------|------|-----------------|------------------|-------|-------|--------------|-----------------------|------------------------|--|---|--|---|------------------------------------|--|------------|------------|------------|
|  | County: Lebanon   |   | Legal Description: Deed Ref: 70-971   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Assessor's Parcel #: 04-2339177-369314-0000   |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Tax Year: 2018 R.E. Taxes: \$ 4,469 Special Assessments: S N/A  |   | Borrower (if applicable): Barry E & Patricia Rothermel  |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| ASSIGNMENT   | Current Owner of Record: Barry E & Patricia Rothermel   |   | Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Property Type: <input checked="" type="checkbox"/> SFR <input type="checkbox"/> 2-4 Family <input type="checkbox"/>   |   | # of Units: 1   |   | Ownership Restriction: <input type="checkbox"/> None <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> Coop |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Market Area Name: Lebanon City - Ward 4   |   | Map Reference: 30140  |   | Census Tract: 0001.00  |  | <input type="checkbox"/> Flood Hazard |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)  |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| SALES COMPARISON APPROACH  | This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective  |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:  |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)  |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Intended Use: For the client and designated representatives for the purposes of determining fair market value for bankruptcy process purposes.  |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.  |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Client: Barry E & Patricia Rothermel  |   | Address: 520 Cumberland St, Lebanon, PA 17042   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Appraiser: Benjamin B. Weaver   |   | Address: 913 Chestnut St, Lebanon, PA 17042-5128  |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:15%;">FEATURE</th> <th style="width:15%;">SUBJECT</th> <th style="width:20%;">COMPARABLE SALE # 1</th> <th style="width:20%;">COMPARABLE SALE # 2</th> <th style="width:20%;">COMPARABLE SALE # 3</th> </tr> </thead> <tbody> <tr> <td>Address</td> <td>520 Cumberland St<br/>Lebanon, PA 17042</td> <td>418 Cumberland St<br/>Lebanon, PA 17042</td> <td>826 Walnut St<br/>Lebanon, PA 17042</td> <td>7 Maple St<br/>Lebanon, PA 17046</td> </tr> <tr> <td>Proximity to Subject</td> <td></td> <td>0.09 miles E</td> <td>0.33 miles SW</td> <td>0.86 miles NE</td> </tr> <tr> <td>Sale Price</td> <td>\$</td> <td>\$ 129,900</td> <td>\$ 130,000</td> <td>\$ 137,000</td> </tr> <tr> <td>Sale Price/GLA</td> <td>\$ /sq.ft.</td> <td>\$ 35.34 /sq.ft.</td> <td>\$ 41.65 /sq.ft.</td> <td>\$ 33.03 /sq.ft.</td> </tr> <tr> <td>Data Source(s)</td> <td>Inspection</td> <td>MLS, Courthouse</td> <td>MLS, Courthouse</td> <td>MLS, Courthouse</td> </tr> <tr> <td>Verification Source(s)</td> <td>County Records</td> <td>County Records, Ext. Inspection</td> <td>County Records, Ext. Inspection</td> <td>County Records, Ext. Inspection</td> </tr> <tr> <td>VALUE ADJUSTMENTS</td> <td>DESCRIPTION</td> <td>DESCRIPTION + (-) \$ Adjust.</td> <td>DESCRIPTION + (-) \$ Adjust.</td> <td>DESCRIPTION + (-) \$ Adjust.</td> </tr> <tr> <td>Sales or Financing</td> <td></td> <td>Cash</td> <td>FHA</td> <td>FHA</td> </tr> <tr> <td>Concessions</td> <td></td> <td>None Noted</td> <td>Seller Conc-7,800</td> <td>Seller Conc-8,274</td> </tr> <tr> <td>Date of Sale/Time</td> <td></td> <td>04/27/2016</td> <td>10/26/2016</td> <td>08/12/2016</td> </tr> <tr> <td>Rights Appraised</td> <td>Fee Simple</td> <td>Fee Simple</td> <td>Fee Simple</td> <td>Fee Simple</td> </tr> <tr> <td>Location</td> <td>Urban/Ave</td> <td>Equal</td> <td>Equal</td> <td>Equal</td> </tr> <tr> <td>Site</td> <td>5,148 sf</td> <td>6,534 sf</td> <td>3,168 sf</td> <td>13,752 sf</td> </tr> <tr> <td>View</td> <td>Neutral/Urban</td> <td>Equal</td> <td>Equal</td> <td>Equal</td> </tr> <tr> <td>Design (Style)</td> <td>2.5 st Semi-Det</td> <td>2.5 st Semi-Det</td> <td>2.5 st Detached</td> <td>3 st Detached</td> </tr> <tr> <td>Quality of Construction</td> <td>Average</td> <td>Average</td> <td>Average</td> <td>Average</td> </tr> <tr> <td>Age</td> <td>~186</td> <td>~94</td> <td>~103</td> <td>~111</td> </tr> <tr> <td>Condition</td> <td>Average</td> <td>Average</td> <td>Average</td> <td>Average</td> </tr> <tr> <td>Above Grade</td> <td>Total Bdrms Baths</td> <td>Total Bdrms Baths</td> <td>Total Bdrms Baths</td> <td>Total Bdrms Baths</td> </tr> <tr> <td>Room Count</td> <td>12 5 1f 1p</td> <td>12 5 2f 2p</td> <td>10 5 3f 0p</td> <td>12 6 2f 2p</td> </tr> <tr> <td>Gross Living Area</td> <td>3,245 sq.ft.</td> <td>3,676 sq.ft.</td> <td>3,121 sq.ft.</td> <td>4,148 sq.ft.</td> </tr> <tr> <td>Basement &amp; Finished</td> <td>Full Basement</td> <td>Full Basement</td> <td>Full Basement</td> <td>Full Basement</td> </tr> <tr> <td>Rooms Below Grade</td> <td>Partial Finish</td> <td>Unfinished</td> <td>Unfinished</td> <td>Unfinished</td> </tr> <tr> <td>Functional Utility</td> <td>Typical for Style</td> <td>Typical for Style</td> <td>Typical for Style</td> <td>Typical for Style</td> </tr> <tr> <td>Heating/Cooling</td> <td>Oil HW/None</td> <td>Gas HW/None</td> <td>Gas HW/CA</td> <td>Oil HW/None</td> </tr> <tr> <td>Energy Efficient Items</td> <td>Fireplace</td> <td>Fireplace</td> <td>Fireplace</td> <td>Fireplace</td> </tr> <tr> <td>Garage/Carport</td> <td>2 C Det. Garage</td> <td>4 C Det. Garage</td> <td>None</td> <td>2 C Det. Garage</td> </tr> <tr> <td>Porch/Patio/Deck</td> <td>Patio</td> <td>Patio</td> <td>Patio, Porch</td> <td>Porch, Patio, Balcnry</td> </tr> <tr> <td>Net Adjustment (Total)</td> <td></td> <td><input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -17,672</td> <td><input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -8,812</td> <td><input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -29,610</td> </tr> <tr> <td>Adjusted Sale Price of Comparables</td> <td></td> <td>\$ 112,228</td> <td>\$ 121,188</td> <td>\$ 107,390</td> </tr> </tbody> </table> |   |   |   |  |  |                                       |  | FEATURE | SUBJECT | COMPARABLE SALE # 1 | COMPARABLE SALE # 2 | COMPARABLE SALE # 3 | Address | 520 Cumberland St<br>Lebanon, PA 17042 | 418 Cumberland St<br>Lebanon, PA 17042 | 826 Walnut St<br>Lebanon, PA 17042 | 7 Maple St<br>Lebanon, PA 17046 | Proximity to Subject |  | 0.09 miles E | 0.33 miles SW | 0.86 miles NE | Sale Price | \$ | \$ 129,900 | \$ 130,000 | \$ 137,000 | Sale Price/GLA | \$ /sq.ft. | \$ 35.34 /sq.ft. | \$ 41.65 /sq.ft. | \$ 33.03 /sq.ft. | Data Source(s) | Inspection | MLS, Courthouse | MLS, Courthouse | MLS, Courthouse | Verification Source(s) | County Records | County Records, Ext. Inspection | County Records, Ext. Inspection | County Records, Ext. Inspection | VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION + (-) \$ Adjust. | DESCRIPTION + (-) \$ Adjust. | DESCRIPTION + (-) \$ Adjust. | Sales or Financing |  | Cash | FHA | FHA | Concessions |  | None Noted | Seller Conc-7,800 | Seller Conc-8,274 | Date of Sale/Time |  | 04/27/2016 | 10/26/2016 | 08/12/2016 | Rights Appraised | Fee Simple | Fee Simple | Fee Simple | Fee Simple | Location | Urban/Ave | Equal | Equal | Equal | Site | 5,148 sf | 6,534 sf | 3,168 sf | 13,752 sf | View | Neutral/Urban | Equal | Equal | Equal | Design (Style) | 2.5 st Semi-Det | 2.5 st Semi-Det | 2.5 st Detached | 3 st Detached | Quality of Construction | Average | Average | Average | Average | Age | ~186 | ~94 | ~103 | ~111 | Condition | Average | Average | Average | Average | Above Grade | Total Bdrms Baths | Total Bdrms Baths | Total Bdrms Baths | Total Bdrms Baths | Room Count | 12 5 1f 1p | 12 5 2f 2p | 10 5 3f 0p | 12 6 2f 2p | Gross Living Area | 3,245 sq.ft. | 3,676 sq.ft. | 3,121 sq.ft. | 4,148 sq.ft. | Basement & Finished | Full Basement | Full Basement | Full Basement | Full Basement | Rooms Below Grade | Partial Finish | Unfinished | Unfinished | Unfinished | Functional Utility | Typical for Style | Typical for Style | Typical for Style | Typical for Style | Heating/Cooling | Oil HW/None | Gas HW/None | Gas HW/CA | Oil HW/None | Energy Efficient Items | Fireplace | Fireplace | Fireplace | Fireplace | Garage/Carport | 2 C Det. Garage | 4 C Det. Garage | None | 2 C Det. Garage | Porch/Patio/Deck | Patio | Patio | Patio, Porch | Porch, Patio, Balcnry | Net Adjustment (Total) |  | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -17,672 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -8,812 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -29,610 | Adjusted Sale Price of Comparables |  | \$ 112,228 | \$ 121,188 | \$ 107,390 |
|  | FEATURE   | SUBJECT   | COMPARABLE SALE # 1   | COMPARABLE SALE # 2   | COMPARABLE SALE # 3  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
|  | Address   | 520 Cumberland St<br>Lebanon, PA 17042                                      | 418 Cumberland St<br>Lebanon, PA 17042  | 826 Walnut St<br>Lebanon, PA 17042  | 7 Maple St<br>Lebanon, PA 17046  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Proximity to Subject   |   | 0.09 miles E  | 0.33 miles SW   | 0.86 miles NE   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Sale Price   | \$  | \$ 129,900  | \$ 130,000  | \$ 137,000  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Sale Price/GLA   | \$ /sq.ft.  | \$ 35.34 /sq.ft.  | \$ 41.65 /sq.ft.  | \$ 33.03 /sq.ft.  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Data Source(s)   | Inspection  | MLS, Courthouse   | MLS, Courthouse   | MLS, Courthouse   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Verification Source(s)   | County Records  | County Records, Ext. Inspection   | County Records, Ext. Inspection   | County Records, Ext. Inspection   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| VALUE ADJUSTMENTS  | DESCRIPTION   | DESCRIPTION + (-) \$ Adjust.  | DESCRIPTION + (-) \$ Adjust.  | DESCRIPTION + (-) \$ Adjust.  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Sales or Financing   |   | Cash  | FHA   | FHA   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Concessions  |   | None Noted  | Seller Conc-7,800   | Seller Conc-8,274   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Date of Sale/Time  |   | 04/27/2016  | 10/26/2016  | 08/12/2016  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Rights Appraised   | Fee Simple  | Fee Simple  | Fee Simple  | Fee Simple  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Location   | Urban/Ave   | Equal   | Equal   | Equal   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Site   | 5,148 sf  | 6,534 sf  | 3,168 sf  | 13,752 sf   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| View   | Neutral/Urban   | Equal   | Equal   | Equal   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Design (Style)   | 2.5 st Semi-Det   | 2.5 st Semi-Det   | 2.5 st Detached   | 3 st Detached   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Quality of Construction  | Average   | Average   | Average   | Average   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Age  | ~186  | ~94   | ~103  | ~111  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Condition  | Average   | Average   | Average   | Average   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Above Grade  | Total Bdrms Baths   | Total Bdrms Baths   | Total Bdrms Baths   | Total Bdrms Baths   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Room Count   | 12 5 1f 1p  | 12 5 2f 2p  | 10 5 3f 0p  | 12 6 2f 2p  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Gross Living Area  | 3,245 sq.ft.  | 3,676 sq.ft.  | 3,121 sq.ft.  | 4,148 sq.ft.  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Basement & Finished  | Full Basement   | Full Basement   | Full Basement   | Full Basement   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Rooms Below Grade  | Partial Finish  | Unfinished  | Unfinished  | Unfinished  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Functional Utility   | Typical for Style   | Typical for Style   | Typical for Style   | Typical for Style   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Heating/Cooling  | Oil HW/None   | Gas HW/None   | Gas HW/CA   | Oil HW/None   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Energy Efficient Items   | Fireplace   | Fireplace   | Fireplace   | Fireplace   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Garage/Carport   | 2 C Det. Garage   | 4 C Det. Garage   | None  | 2 C Det. Garage   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Porch/Patio/Deck   | Patio   | Patio   | Patio, Porch  | Porch, Patio, Balcnry   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Net Adjustment (Total)   |   | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -17,672 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -8,812  | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -29,610 |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Adjusted Sale Price of Comparables   |   | \$ 112,228  | \$ 121,188  | \$ 107,390  |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Summary of Sales Comparison Approach All sales were equal style being larger dwellings having in home offices and all located within the Lebanon City Limits, all sales have similar overall market appeal and considered the best available. Due to a lack of sales found with similar features and amenities older sale dates were necessary than considered ideal with no noticeable change in the market within that time frame.   |   |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |
| Comparable #1 is located on the same street within 1 block of the subject. An adjustment of \$12 per sf was applied for GLA differences and a room count ad. of \$5,000 per full bath is applied, no adj. applied for additional bedrooms more than 5 considered to be an over-improvement in the market. Adjusted Sales Values ranged from: \$107,390 to \$121,188 All sales were taken into consideration with the most weight given to comparable #1 for an Indicated Value of: \$112,000 |   |   |   |   |  |  |                                       |  |         |         |                     |                     |                     |         |  |  |                                    |                                 |                      |  |              |               |               |            |    |            |            |            |                |            |                  |                  |                  |                |            |                 |                 |                 |                        |                |                                 |                                 |                                 |                   |             |                              |                              |                              |                    |  |      |     |     |             |  |            |                   |                   |                   |  |            |            |            |                  |            |            |            |            |          |           |       |       |       |      |          |          |          |           |      |               |       |       |       |                |                 |                 |                 |               |                         |         |         |         |         |     |      |     |      |      |           |         |         |         |         |             |                   |                   |                   |                   |            |            |            |            |            |                   |              |              |              |              |                     |               |               |               |               |                   |                |            |            |            |                    |                   |                   |                   |                   |                 |             |             |           |             |                        |           |           |           |           |                |                 |                 |      |                 |                  |       |       |              |                       |                        |  |   |  |   |                                    |  |            |            |            |



# RESTRICTED APPRAISAL REPORT

#18149

File No.: #18149

|                                     |  |   |
|-------------------------------------|--|---|
| <b>TRANSFER HISTORY</b>             | My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.  |   |
|                                     | Data Source(s): County Records, Client/Owner   |   |
|                                     | 1st Prior Subject Sale/Transfer  | Analysis of sale/transfer history and/or any current agreement of sale/listing: |
|                                     | Date: NO TRANSFERS   |   |
| <b>MARKET / SITE / IMPROVEMENTS</b> | Price: NOTED WITHIN 3 YEARS  |   |
|                                     | Source(s): COUNTY RECORDS  |   |
|                                     | 2nd Prior Subject Sale/Transfer  |   |
|                                     | Date:  |   |
| <b>RECONCILIATION</b>               | Price:   |   |
|                                     | Source(s):   |   |
|                                     | Subject Market Area and Marketability: The subject is located on Cumberland St(aka Rt 422W) situated among similar style buildings with an average market appeal expected. Satabilized property values are found in the marketing area.  |   |
|                                     | Site Area: 5,148 sf Site View: Neutral/Urban Topography: Level Drainage: Adequate  |   |
| <b>ATTACHMENTS</b>                  | Zoning Classification: CBD   | Description: Central Business Deistrict   |
|                                     | Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning  |   |
|                                     | Highest & Best Use: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)   |   |
|                                     | Actual Use as of Effective Date: Residential w/ In Home Office Use as appraised in this report: Same   |   |
| <b>SIGNATURES</b>                   | Opinion of Highest & Best Use: Present Use   |   |
|                                     | FEMA Spec'1 Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X500 FEMA Map # 42075C0258D FEMA Map Date 6/5/2012   |   |
|                                     | Site Comments: Site has typical characteristics for the area.  |   |
|                                     | Improvements Comments: The subject is in a fair to average overall condition, there is evidence of the roof leaking and may be nearing the end of its useful life. The detached garage has evidence of a roof leak and may be nearing the end of its useful life. The kitchen and baths are dated and could use updating. Small portion of the subject has an owner occupied business office but could be residential room use.  |   |
| <b>APPRaiser</b>                    | Indicated Value by: Sales Comparison Approach \$ 112,000   |   |
|                                     | Indicated Value by: Cost Approach (if developed) \$ N/A Indicated Value by: Income Approach (if developed) \$ N/A  |   |
|                                     | Final Reconciliation The sales comparison approach is considered to be the most reliable approach to value for the subject and the only approach demonstrated. The cost & income approaches were not demonstrated.   |   |
|                                     | This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:   |   |
| <b>APPRaiser</b>                    | <input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.   |   |
|                                     | Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 112,000 , as of: 04/09/2018 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.   |   |
|                                     | A true and complete copy of this report contains 22 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.   |   |
|                                     | Attached Exhibits:   |   |
| <b>APPRaiser</b>                    | <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum<br><input checked="" type="checkbox"/> Map Addenda <input type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum<br><input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> |   |
|                                     | Client Contact: Client Name: Barry E & Patricia Rothermel  |   |
|                                     | E-Mail: Address: 520 Cumberland St, Lebanon, PA 17042  |   |
|                                     | APPRaiser  |   |
| <b>APPRaiser</b>                    | SUPERVISORY APPRAISER (if required) or CO-APPRaiser (if applicable)  |   |
|                                     | Supervisory or Co-Appraiser Name:  |   |
|                                     | Company:   |   |
|                                     | Phone: Fax:  |   |
| <b>APPRaiser</b>                    | E-Mail:  |   |
|                                     | Date of Report (Signature):  |   |
|                                     | License or Certification #: GA003765 State: PA   |   |
|                                     | Designation: Certified General Appraiser   |   |
| <b>APPRaiser</b>                    | Expiration Date of License or Certification: 06/30/2019  |   |
|                                     | Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None  |   |
|                                     | Date of Inspection: 04/09/2018   |   |
|                                     | Date of Inspection:  |   |



Copyright © 2013 by a la mode, inc. This form may be reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited.  
Form GPRTD2 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE 12/2013

# Assumptions & Limiting Conditions

#18149

File No.: #18149

|                                      |  |           |                 |
|--------------------------------------|--|-----------|-----------------|
| Property Address: 520 Cumberland St  | City: Lebanon                                    | State: PA | Zip Code: 17042 |
| Client: Barry E & Patricia Rothermel | Address: 520 Cumberland St, Lebanon, PA 17042    |           |                 |
| Appraiser: Benjamin B. Weaver        | Address: 913 Chestnut St, Lebanon, PA 17042-5128 |           |                 |

## STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.



Copyright © 2013 by a la mode, inc. This form may be reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited.  
Form GPRTD2AD\_LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE 12/2013

# Definitions & Scope of Work

#18149

File No.: #18149

|                                      |  |           |                 |
|--------------------------------------|--|-----------|-----------------|
| Property Address: 520 Cumberland St  | City: Lebanon                                    | State: PA | Zip Code: 17042 |
| Client: Barry E & Patricia Rothermel | Address: 520 Cumberland St, Lebanon, PA 17042    |           |                 |
| Appraiser: Benjamin B. Weaver        | Address: 913 Chestnut St, Lebanon, PA 17042-5128 |           |                 |

## DEFINITION OF MARKET VALUE \*:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):



Copyright© 2013 by a la mode, inc. This form may be reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited.  
Form GPRTD2AD LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

12/2013

# Certifications

#18149

File No.: #18149

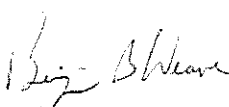
|                                      |               |  |                 |
|--------------------------------------|---------------|--|-----------------|
| Property Address: 520 Cumberland St  | City: Lebanon | State: PA  | Zip Code: 17042 |
| Client: Barry E & Patricia Rothermel |               | Address: 520 Cumberland St, Lebanon, PA 17042    |                 |
| Appraiser: Benjamin B. Weaver        |               | Address: 913 Chestnut St, Lebanon, PA 17042-5128 |                 |

## APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

|   |  |
|---|--|
| Client Contact:   | Client Name: Barry E & Patricia Rothermel  |
| E-Mail:   | Address: 520 Cumberland St, Lebanon, PA 17042  |
| APPRAISER   | SUPERVISORY APPRAISER (if required)<br>or CO-APPRAISER (if applicable)   |
|    |  |
| Appraiser Name: Benjamin B. Weaver  | Supervisory or Co-Appraiser Name:  |
| Company: Benjamin B. Weaver, General Appraiser  | Company:   |
| Phone: (717) 304-7972 Fax:  | Phone: Fax:  |
| E-Mail: benweaver1@comcast.net  | E-Mail:  |
| Date Report Signed: 04/13/2018  | Date Report Signed:  |
| License or Certification #: GA003765 State: PA  | License or Certification #: State:   |
| Designation: Certified General Appraiser  | Designation:   |
| Expiration Date of License or Certification: 06/30/2019   | Expiration Date of License or Certification:   |
| Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None | Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None |
| Date of Inspection: 04/09/2018  | Date of Inspection:  |



Copyright © 2013 by a la mode, inc. This form may be reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited.  
Form GPRTD2AD LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE 12/2013

|                  |                              |        |         |                         |
|------------------|------------------------------|--------|---------|-------------------------|
| Owner            | Barry E & Patricia Rothermel |        |         | File No. #18149         |
| Property Address | 520 Cumberland St            |        |         |                         |
| City             | Lebanon                      | County | Lebanon | State PA Zip Code 17042 |
| Client           | Barry E & Patricia Rothermel |        |         |                         |

## APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- ☐ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☒ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

## Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

## Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)


My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 60-180 days

## Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

NOTE: The Appraiser has no present or contemplated future interest in the property appraised; and neither the employment to make the appraisal, nor the compensation for it, is contingent upon the appraised value of the property. The Appraiser has no personal interest in or bias with respect to the subject matter of the appraisal report or the participants and is not an advocate for the client.

### APPRAISER:

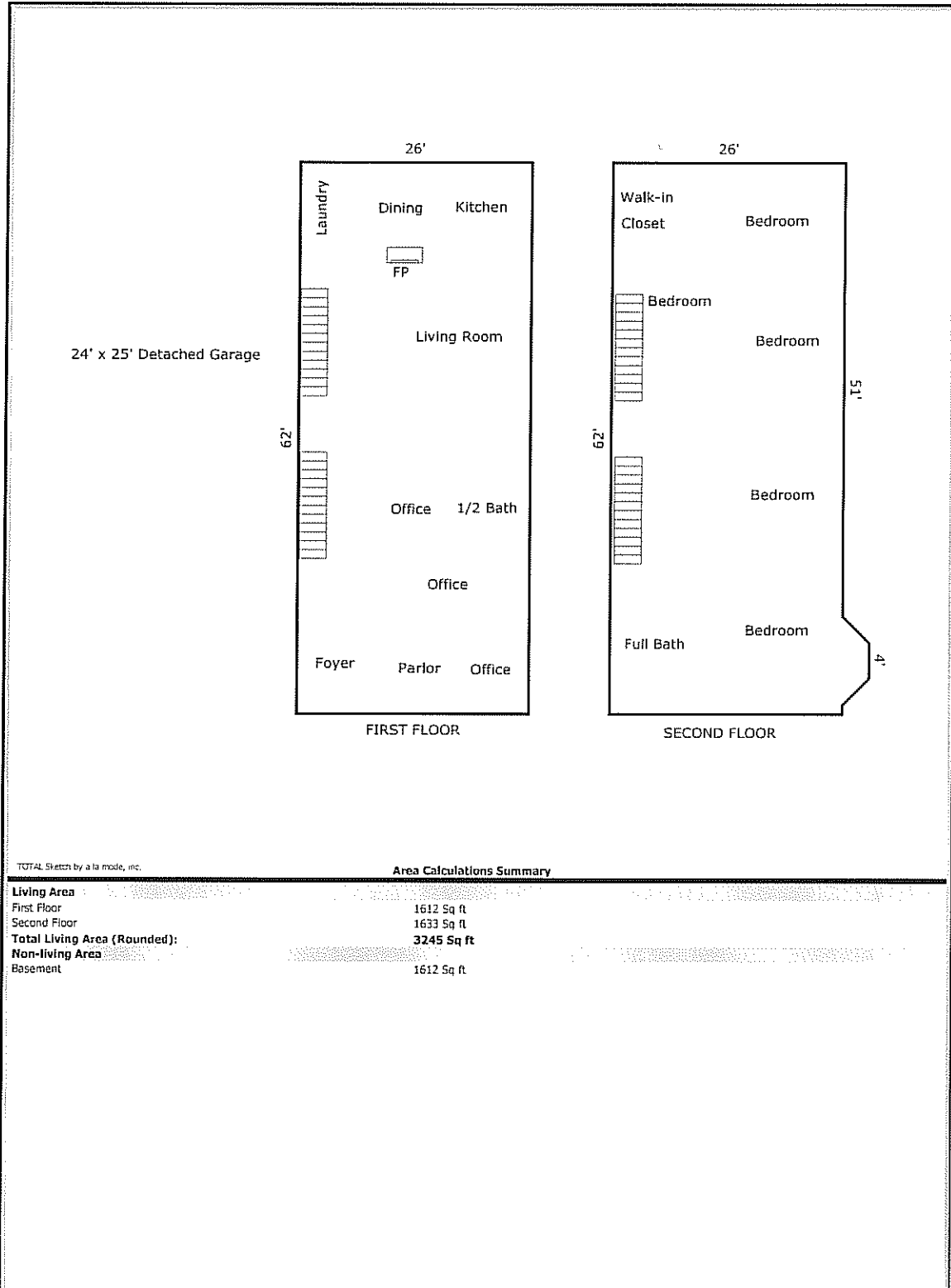
Signature:   
 Name: Benjamin B. Weaver  
Certified General Appraiser  
 State Certification #: GA003765  
 or State License #: \_\_\_\_\_  
 State: PA Expiration Date of Certification or License: 06/30/2019  
 Date of Signature and Report: 04/13/2018  
 Effective Date of Appraisal: 04/09/2018  
 Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only  
 Date of Inspection (if applicable): 04/09/2018

### SUPERVISORY or CO-APPRAISER (if applicable):

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
 Date of Signature: \_\_\_\_\_  
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only  
 Date of Inspection (if applicable): \_\_\_\_\_

## Building Sketch

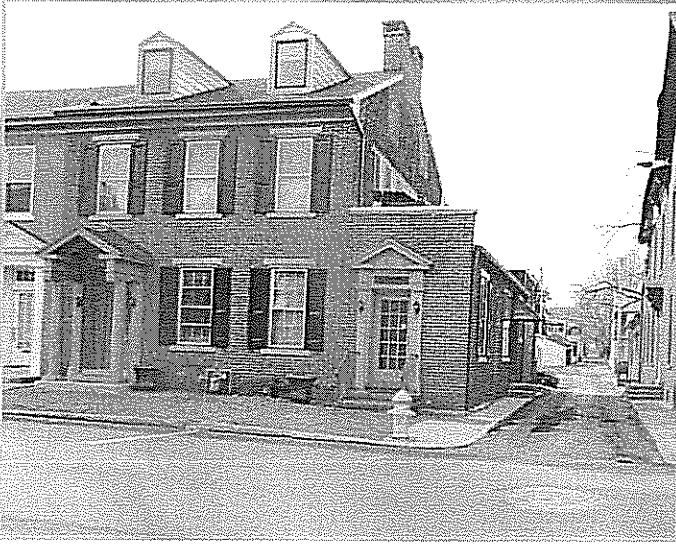
|                  |                              |        |         |       |                   |
|------------------|------------------------------|--------|---------|-------|-------------------|
| Owner            | Barry E & Patricia Rothermel |        |         |       |                   |
| Property Address | 520 Cumberland St            |        |         |       |                   |
| City             | Lebanon                      | County | Lebanon | State | PA Zip Code 17042 |
| Client           | Barry E & Patricia Rothermel |        |         |       |                   |





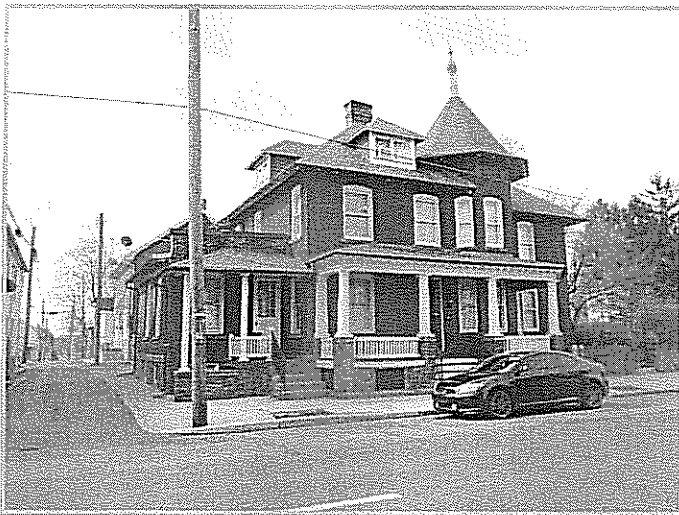
## Comparable Photo Page

|                  |                              |        |         |       |                   |
|------------------|------------------------------|--------|---------|-------|-------------------|
| Owner            | Barry E & Patricia Rothermel |        |         |       |                   |
| Property Address | 520 Cumberland St            |        |         |       |                   |
| City             | Lebanon                      | County | Lebanon | State | PA Zip Code 17042 |
| Client           | Barry E & Patricia Rothermel |        |         |       |                   |



### Comparable 1

|                   |              |
|-------------------|--------------|
| 418 Cumberland St |              |
| Prox. to Subject  | 0.09 miles E |
| Sale Price        | 129,900      |
| Gross Living Area | 3,676        |
| Total Rooms       | 12           |
| Total Bedrooms    | 5            |
| Total Bathrooms   | 2f 2p        |
| Location          | Equal        |
| View              | Equal        |
| Site              | 6,534 sf     |
| Quality           | Average      |
| Age               | ~94          |



### Comparable 2

|                   |               |
|-------------------|---------------|
| 826 Walnut St     |               |
| Prox. to Subject  | 0.33 miles SW |
| Sale Price        | 130,000       |
| Gross Living Area | 3,121         |
| Total Rooms       | 10            |
| Total Bedrooms    | 5             |
| Total Bathrooms   | 3f 0p         |
| Location          | Equal         |
| View              | Equal         |
| Site              | 3,168 sf      |
| Quality           | Average       |
| Age               | ~103          |

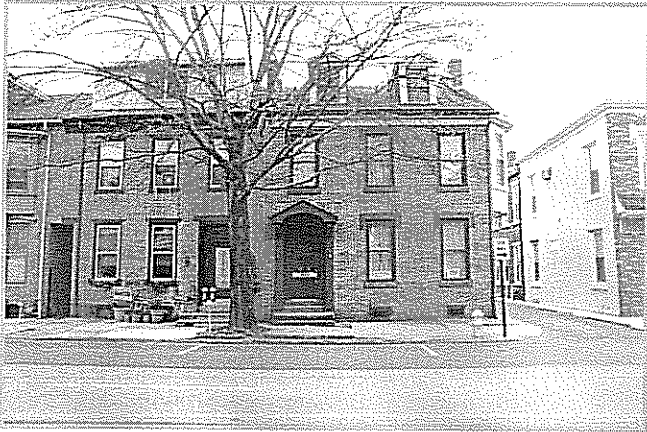


### Comparable 3

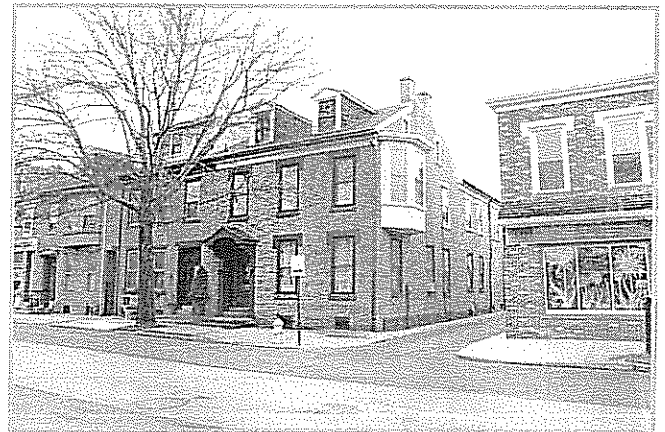
|                   |               |
|-------------------|---------------|
| 7 Maple St        |               |
| Prox. to Subject  | 0.86 miles NE |
| Sale Price        | 137,000       |
| Gross Living Area | 4,148         |
| Total Rooms       | 12            |
| Total Bedrooms    | 6             |
| Total Bathrooms   | 2f 2p         |
| Location          | Equal         |
| View              | Equal         |
| Site              | 13,752 sf     |
| Quality           | Average       |
| Age               | ~111          |

## Photograph Addendum

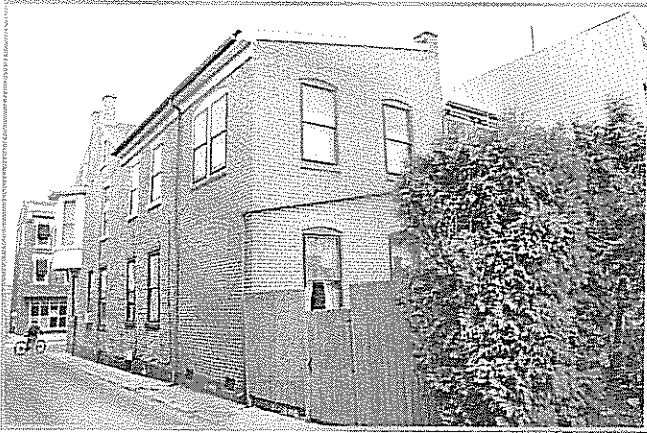
|                  |                              |        |         |       |                   |
|------------------|------------------------------|--------|---------|-------|-------------------|
| Owner            | Barry E & Patricia Rothermel |        |         |       |                   |
| Property Address | 520 Cumberland St            |        |         |       |                   |
| City             | Lebanon                      | County | Lebanon | State | PA Zip Code 17042 |
| Client           | Barry E & Patricia Rothermel |        |         |       |                   |



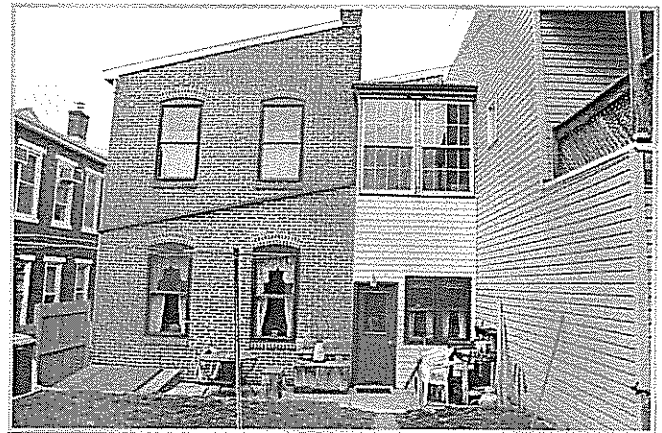
Front View



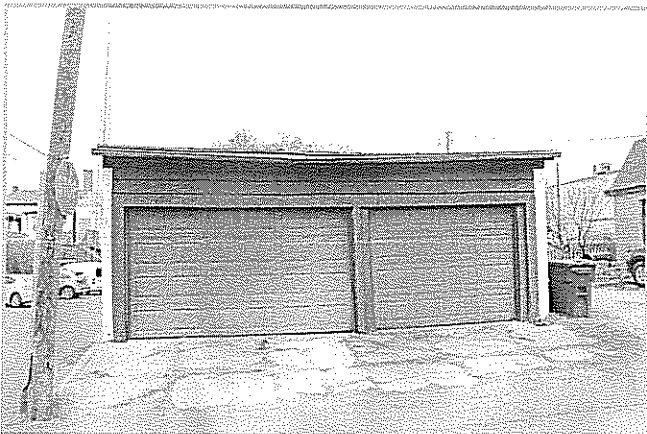
Front Right Side View



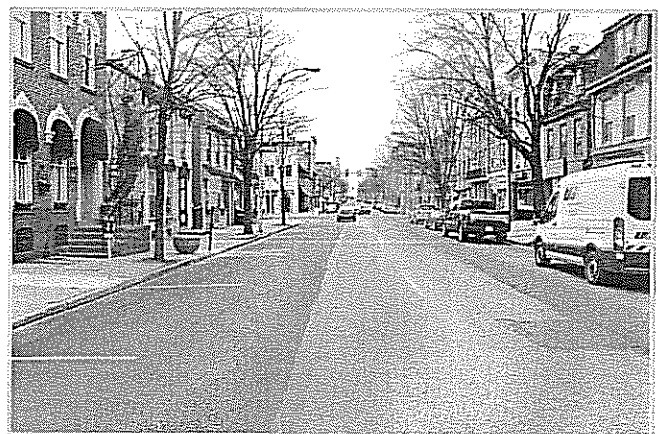
Rear Right Side View



Rear View



Detached Garage



Street Scene

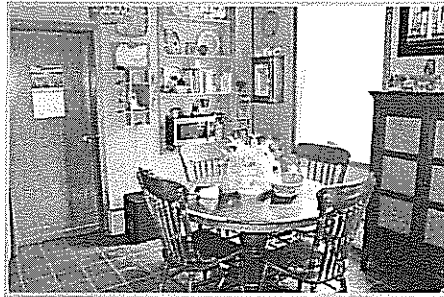
Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Photograph Addendum

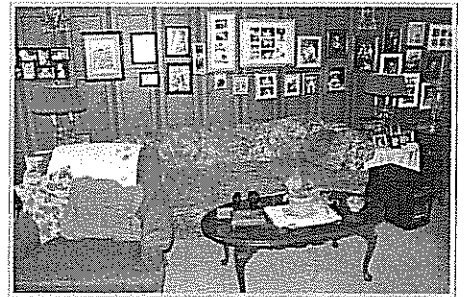
|                  |                              |        |         |       |                   |
|------------------|------------------------------|--------|---------|-------|-------------------|
| Owner            | Barry E & Patricia Rothermel |        |         |       |                   |
| Property Address | 520 Cumberland St            |        |         |       |                   |
| City             | Lebanon                      | County | Lebanon | State | PA Zip Code 17042 |
| Client           | Barry E & Patricia Rothermel |        |         |       |                   |



**Kitchen**



**Dining**



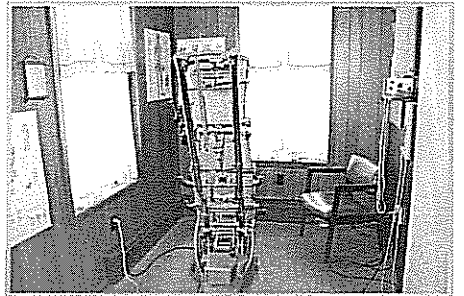
**Living Room**



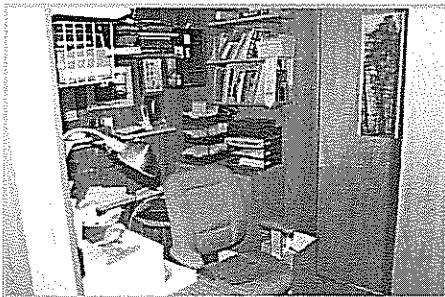
**Laundry Room**



**Parlor**



**Office Room**



**Office Room**



**1/2 Bath**



**Bedroom**



**Bedroom**



**Full Bath - Pic. 1**



**Full Bath - Pic. 2**

Form PIC12\_LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



## Photograph Addendum

|                  |                              |        |         |                         |
|------------------|------------------------------|--------|---------|-------------------------|
| Owner            | Barry E & Patricia Rothermel |        |         |                         |
| Property Address | 520 Cumberland St            |        |         |                         |
| City             | Lebanon                      | County | Lebanon | State PA Zip Code 17042 |
| Client           | Barry E & Patricia Rothermel |        |         |                         |



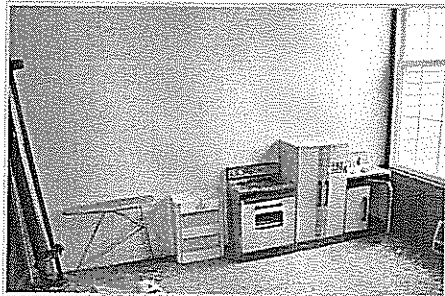
**Bedroom**



**Bedroom**



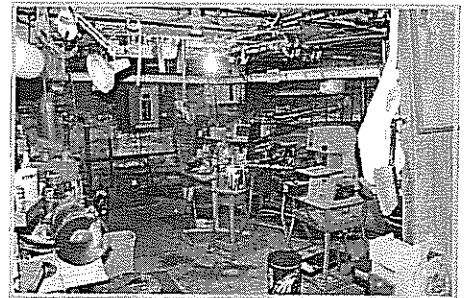
**Bedroom**



**Walk-in Closet**



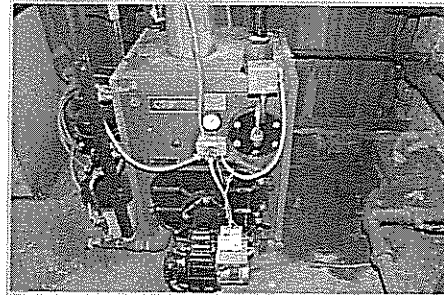
**Attic**



**Basement**



**Part Finished Area**



**Mechanical**



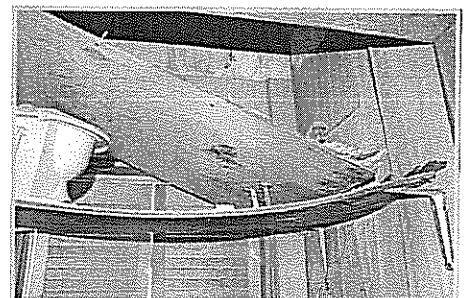
**Mechanical**



**Mechanical**



**Evidence of Roof Leak**

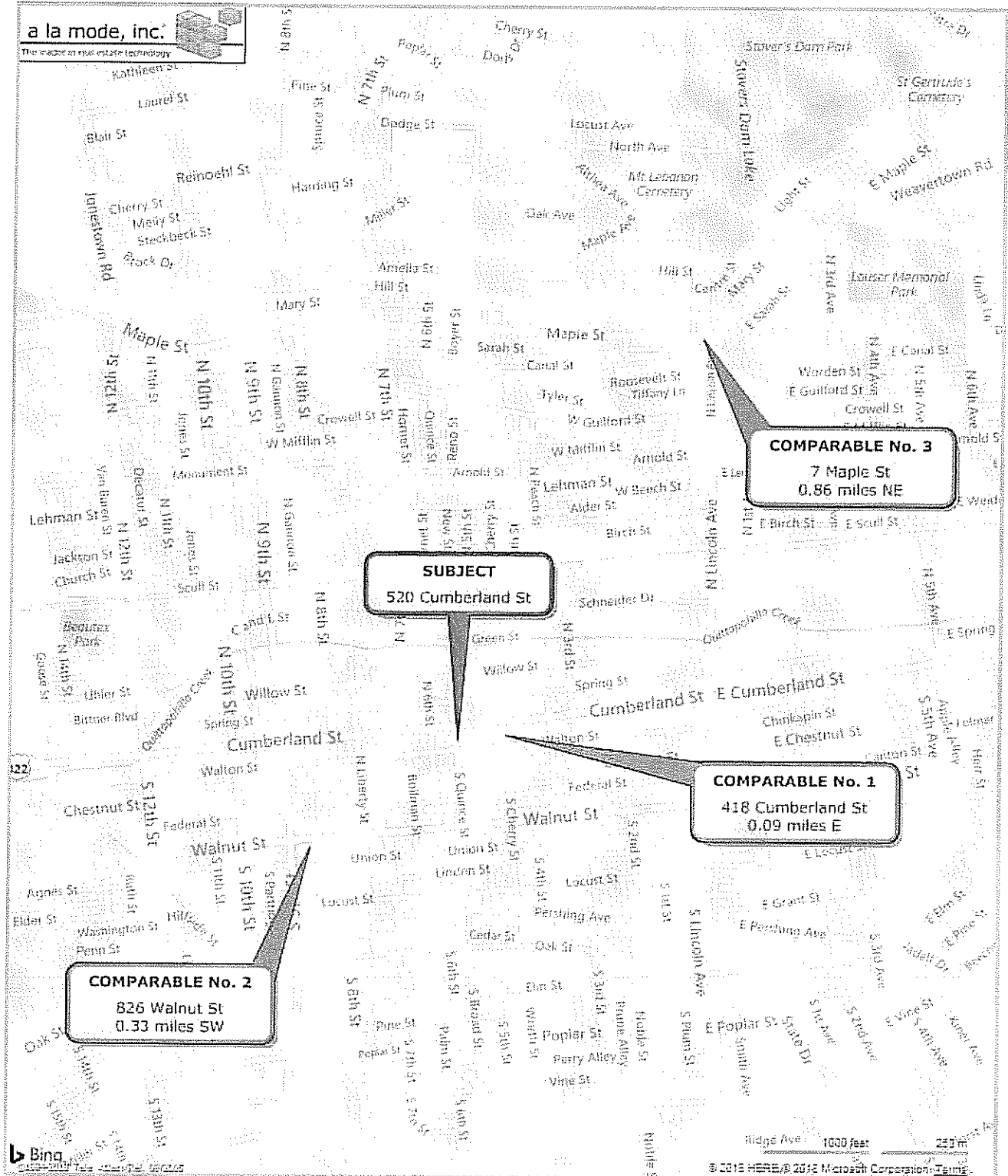


**Evidence of Roof Leak**

Form PIC12\_LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Comparable Sales Map

|                  |                              |        |          |       |    |
|------------------|------------------------------|--------|----------|-------|----|
| Owner            | Barry E & Patricia Rothermel |        |          |       |    |
| Property Address | 520 Cumberland St            |        |          |       |    |
| City             | Lebanon                      | County | Lebanon  | State | PA |
| Client           | Barry E & Patricia Rothermel |        | Zip Code | 17042 |    |



Form MAP\_LT.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

RECORDED  
J. HAYDEN KURTZ  
RECORDER, LEBANON COUNTYPROBABLE DEEDS  
FILED BY  
THE RECORDER  
OF DEEDS  
LEBANON COUNTY, PA.  
NOV 21 1968**This Indenture,**

'68 NOV 21 PM 4 58

Made the FOURTH ----- day of NOVEMBER -----  
Nineteen hundred and SIXTY-EIGHT (1968)

~~Between~~ MIGNONNE T. RUTHERFORD, widow, of the City of Sun City, in  
the County of Maricopa and State of Arizona, hereinafter called Grantor, party  
of the first part

A  
N  
D

BARRY E. ROTHERMEL and PATRICIA ROTHERMEL, his wife, of the City of Lebanon, in  
the County of Lebanon and State of Pennsylvania, hereinafter called Grantee,  
parties

of the second part, ~~whereby~~ that the said part Y-- of the first part, for and in considera-  
tion of the sum of NINETEEN THOUSAND DOLLARS (\$19,000.00) -----  
lawful money of the United States of America, unto her --- well and  
truly paid by the said part ies-- of the second part, at or before the sealing and delivery of these  
presents, the receipt whereof is hereby acknowledged, has ----- granted, bargained, sold,  
aliened, enfeoffed, released, conveyed and confirmed, and by these presents does--- grant, bargain,  
sell, alien, enfeoff, release, convey and confirm, unto the said part ies of the second part their  
----- heirs and assigns forever, as tenants  
by the entireties

ALL THAT CERTAIN message, tenement, house and lot of ground  
situated in the City of Lebanon, in the County of Lebanon and State of Pennsyl-  
vania, bounded and described as follows, to wit:-

BEGINNING at the southeast corner of Cumberland Street and  
South Quince Street (referred to in prior deeds as Quince Alley); thence along  
the east side of said South Quince Street, south five (5) degrees east, a  
distance of one hundred ninety-eight (198) feet to the north side of Walton  
Street; thence along the north side of said Walton Street, north eighty-five (85)  
degrees east, a distance of twenty-six (26) feet to a post; thence along lot  
late of Charles DeHuff, now of Catherine DeHuff et al, north five (5) degrees  
west, a distance of one hundred ninety-eight (198) feet to the south side of  
Cumberland Street; thence along the south side of said Cumberland Street, south  
eighty-five (85) degrees west, a distance of twenty-six (26) feet to the place

BOOK 70 PAGE 971

Commonwealth of Pennsylvania  
Department of State  
Bureau of Professional and Occupational Affairs  
PO Box 2649 Harrisburg PA 17105-2649

18 0015032

Certificate Type

Certified General Appraiser

Certificate Status

Active

Initial Certification Date

04/03/2009


BENJAMIN BRADLEY WEAVER  
214 W Bahney Ave  
Myerstown PA 17067

Certificate  
Number

GA003765

Expiration Date

06/30/2019



Commissioner of Professional and Occupational Affairs



Signature